

EXHIBIT **A**-QWR-DEBT VALIDATION



April 26, 2011

Mr. and Mrs. Gustavo Romanello
5445 Thunderidge Drive
Raleigh, NC 27610

Re: *Response to RESPA Qualified Written Request*
Borrower: Gustavo Romanello and Acela Romanello
Loan Number: 4594016
Property Address: 5445 Thunderidge Drive, Raleigh, NC 27610

Dear Mr. and Mrs. Romanello:

I am in receipt of your "Qualified Written Request" ("QWR") dated February 25, 2011, concerning the above-referenced mortgage loan with BankUnited, FSB, which was the original owner and servicer of this loan. BankUnited, FSB was closed by the Office of Thrift Supervision (the "OTS") and taken into receivership by the Federal Deposit Insurance Corporation (the "FDIC") on May 21, 2009. BankUnited, a newly chartered federal savings association (the "Bank"), is the assignee of the FDIC, as receiver for BankUnited, FSB and the current owner and services of this mortgage. As such, BankUnited has access to the loan records. Although the conduct you allege occurred before May 21, 2009, the Bank has conducted an investigation of the above loan file.

Your QWR indicates your need for understanding of the accounting and servicing of your loan from the date of origination to the present date. Enclosed please find a copy of the account activity history since the inception of your loan so that you may independently validate this debt. The report provides you with information on balances and fees that have been assessed to your loan. With respect to your request for copies pertaining to the origination of your mortgage, enclosed is a fee schedule listing the costs to produce the items requested. The amount will be determined by computing the number of estimated research hours and the approximate number of copies at the standard rate of \$10.00 per document or as listed in the fee schedule. Please note that payment must be received before any copies will be sent. The Bank will not furnish you with any proprietary information.

There have been no errors with the servicing of your loan that would warrant corrections since all payments have been applied correctly. The current holder of the Note and Mortgage is BankUnited. BankUnited is also the Servicer of your mortgage loan.

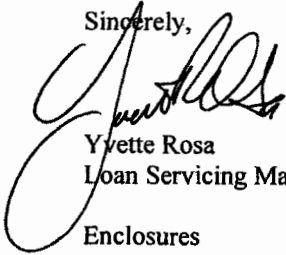
In response to your assertions of potential and predatory lending practices, the Bank provided you with initial disclosures within three days of the application to provide you with an opportunity to review the product offered and therefore make an informed decision. These disclosures described the loan program

and the loan terms, including how and when the interest rate and payment can change, and the payment options. The terms for the product that you opted for were acknowledged when you signed the Note and Mortgage which was properly executed and notarized at the closing.

As for your assertions of misrepresentation and that your income was inflated on the application, please note that the Bank evaluated your loan under the Stated Income Stated Asset (SISA) program. Under this program, the Bank relied solely on the income representations made by you as stated in the Uniform Residential Loan Application (1003). You acknowledged and agreed that the representations made by you in the 1003 were accurate when you signed the loan application at closing.

In conclusion, the Bank has serviced your mortgage loan in accordance with all applicable laws and regulations.

Sincerely,

A handwritten signature in black ink, appearing to read 'Yvette Rosa', is written over the printed name and title.

Yvette Rosa
Loan Servicing Manager

Enclosures

LN# 4594016 GUSTAVO ROMANELLO

ACELA ROMANELLO
1301 NW 42 STREET

FT LAUDERDALE

FL 33309

1ST MTGE PRIN	2ND MTGE PRIN	ESC BAL	REST ESC	SUSPENSE	ADV BAL	REPL RES	HUD BAL	LC BAL	INT DUE	DUE DATE	HUD PRT	OF M
145,589.91	.00	1038.92	.00	.00	.00	.00	.00	37.91	.00	12-01-05	.00	JG Z

P & I 1ST	P&I 2ND	CO TAX	CITY TAX	HAZ INS	M I P	LIEN	BSC	A & H	LIFE	MISC	REP RES	TOT PAYMT	INT RATE	DT BM
363.47	.00	226.90	.00	32.83	.00	.00	.00	.00 0	.00 0	.00 0	.00	623.20	.0625000	1 7

1ST ORIG MTG	2ND ORIG MTG	PRIN BAL	BEG	INT IND	CAP FLAG	MTGR SSN	DEF INT BAL	PRIOR YR	PPD INT	PPD INT	IND	GPM	ORG
145,100	0	145,100.00				593 09 8545	738.51		0.00		0		0

ASSUM-DT XFER-DEED FHA-SEC/NUM LIP PAYOFF FC-TRK-SW YE-ACQ-RPT/DATE SALE-ID EXEMPT PLGD-LN PMT-OPT CALC-METH ELOC BNKRPCY CH/DT

PMT PERIOD	1098-DET-HIST	POINTS-PAID/RPTG YR	SUPPR-MICR-STMT	DI-NOT-RPT-YR	REAS CAUS	RI-HDR-SW	1ST-DUE-DT	REO STAT/COMPL DT
12		.00					09-05	

IOE CREDIT YTD/W-H	SW/W-H	BALANCE	IORE CREDIT YTD/W-H	SW/W-H	BALANCE	CONSTR CD	NO PURGE FLAG/YR	BNKRPT STAT	LAST DEF DUE
.00	.00		.00	.00					08-45

REC CORP ADV BAL	3RD REC CORP ADV BAL	FORECL WKST CODE/REINSTATE DATE	INIT ESC	STMT CODE / DATE	LOSS MIT STATUS/COMPL DATE
.00	.00		9	09-08-05	

DUE DATE	PROC DATE	TP	SQ	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	ESCROW PAID	ESCROW BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNEARNED INT-BAL	OTHER AMOUNTS	CFD DCT
BAL-FWD -02	4 93	2				145100.00			.00	.00		.00	.00		
09-05	08-08	1 42	1	.00	145100.00-	145100.00	.00	.00	.00	.00	.00	.00	.00		1

08-05	08-08	1 70	2	494.98	.00	145100.00	235.25	259.73	259.73	.00	.00	.00	.00		1
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09-05	09-12	1 72	1	623.20	248.60	144851.40	114.87	259.73	519.46	.00	.00	.00	.00		1
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10-05	10-11	1 72	1	623.20	360.79-	145212.19	724.26	259.73	779.19	.00	.00	.00	.00		1
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11-05	11-09	1 72	1	623.20	377.72-	145589.91	741.19	259.73	1038.92	.00	.00	.00	.00		1
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										.00	.00	.00	.00		1
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12-05	12-12	1 72	1	623.20	394.81-	145984.72	758.28	259.73	1298.65	.00	.00	.00	.00		1
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Case 5:12-cv-00371-FL Document 42-1 Filed 10/09/12 Page 5 of 11

LN#	4594016	GUSTAVO ROMANELLO	ACELA ROMANELLO	EMP 0	POFO										
DUE DATE	PROC DATE	TP	SQ	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	ESCROW PAID	ESCROW BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNEARNED INT-BAL.	OTHER AMOUNTS	CFD DCT
04-09	04-15	1	72	1	648.44	204.89-	166037.34	656.42	196.91	1038.29	.00	.00	.00	.00	1
MPL-ID MTA1															
04-15-09 L															
204.89-AB															
204.89-AC															
204.89-AE															
204.89-AF															
BATCH 600 EDIT-SEQ 001128															
IR EFF 05-09 OLD .0475000 NEW .0462500 PRIN BAL 166,037.34															
PI EFF 05-09 OLD 451.53 NEW 451.53 PRIN BAL 166,037.34															
05-09	04-16	1	73	1	393.71	.00	166037.34	.00	393.71	1432.00	.00	.00	.00	.00	1
BATCH AD1 EDIT-SEQ 020574															
05-09	05-14	1	72	1	630.53	188.41-	166225.75	639.94	179.00	1611.00	.00	.00	.00	.00	1
MPL-ID MTA1															
05-14-09 L															
188.41-AB															
188.41-AC															
188.41-AE															
188.41-AF															
BATCH 600 EDIT-SEQ 192219															
IR EFF 06-09 OLD .0462500 NEW .0450000 PRIN BAL 166,225.75															
PI EFF 06-09 OLD 451.53 NEW 451.53 PRIN BAL 166,225.75															
06-09	06-10	1	72	1	630.53	171.82-	166397.57	623.35	179.00	1790.00	.00	.00	.00	.00	1
MPL-ID MTA1															
06-10-09 L															
171.82-AB															
171.82-AC															
171.82-AE															
171.82-AF															
BATCH 701 EDIT-SEQ 005888															
IR EFF 07-09 OLD .0450000 NEW .0450000 PRIN BAL 166,397.57															
PI EFF 07-09 OLD 451.53 NEW 451.53 PRIN BAL 166,397.57															
07-09	06-25	3	51	1	CHECK #961003			450.00-	1340.00						
07-09	07-27	1	73	1	630.53	172.46-	166570.03	623.99	179.00	1519.00	.00	.00	.00	.00	1
PAYEE CD 60277															
07-27-09 L															
172.46-AB															
172.46-AC															
172.46-AE															
172.46-AF															
BATCH BNK EDIT-SEQ 094776															
IR EFF 08-09 OLD .0450000 NEW .0425000 PRIN BAL 166,570.03															
PI EFF 08-09 OLD 451.53 NEW 451.53 PRIN BAL 166,570.03															
08-09	08-13	1	73	1	630.53	138.41-	166708.44	589.94	179.00	1698.00	.00	.00	.00	.00	1
08-13-09 L															
138.41-AB															
138.41-AC															
138.41-AE															
138.41-AF															
BATCH 400 EDIT-SEQ 088715															
IR EFF 09-09 OLD .0425000 NEW .0412500 PRIN BAL 166,708.44															
PI EFF 09-09 OLD 451.53 NEW 741.42 PRIN BAL 166,708.44															

LN#	4594016		GUSTAVO ROMANELLO		ACELA ROMANELLO					EMP 0	P0F0						
DUE DATE	PROC DATE	TP	SQ	TR	NO	AMOUNT RECEIVED	PRINCIPAL PAID	PRINCIPAL BALANCE	INTEREST PAID	ESCROW PAID	ESCROW BALANCE	ADVANCE BALANCE	STATUS AMOUNT	STATUS BALANCE	UNEARNED INT-BAL.	OTHER AMOUNTS	CFD DCT
						IR EFF 09-09	OLD	.0412500	NEW	.0412500	PRIN BAL		166,708.44				
						PI EFF 09-09	OLD	741.42	NEW	485.39	PRIN BAL		166,708.44				
09-09	09-16	1	52	1		.00	.00	166708.44	.00	.00	1698.00	.00	.00	.00	.00	28.65-	11
09-09	09-22	1	73	1		664.39	87.67-	166796.11	573.06	179.00	1877.00	.00	.00	.00	.00		1
09-22-09 L																	
87.67-AB																	
87.67-AC																	
87.67-AE																	
87.67-AF																	
BATCH 450 EDIT-SEQ 146593																	
						IR EFF 10-09	OLD	.0412500	NEW	.0400000	PRIN BAL		166,796.11				
						PI EFF 10-09	OLD	485.39	NEW	485.39	PRIN BAL		166,796.11				
10-09	09-28	1	72	1		664.39	70.60-	166866.71	555.99	179.00	2056.00	.00	.00	.00	.00		1
MPL-ID MTA1																	
09-28-09 L																	
70.60-AB																	
70.60-AC																	
70.60-AE																	
70.60-AF																	
BATCH 702 EDIT-SEQ 171379																	
						IR EFF 11-09	OLD	.0400000	NEW	.0387500	PRIN BAL		166,866.71				
						PI EFF 11-09	OLD	485.39	NEW	718.45	PRIN BAL		166,866.71				
10-09	10-27	3	12	1		CHECK #975244				1763.00-	293.00						
11-09	11-10	1	72	1		897.45	179.61	166687.10	538.84	179.00	472.00	.00	.00	.00	.00		1
MPL-ID MTA1																	
11-10-09 L																	
179.61 AB																	
179.61 AC																	
179.61 AE																	
179.61 AF																	
BATCH 701 EDIT-SEQ 154486																	
						IR EFF 12-09	OLD	.0387500	NEW	.0375000	PRIN BAL		166,687.10				
						PI EFF 12-09	OLD	718.45	NEW	718.45	PRIN BAL		166,687.10				
12-09	11-10	1	75	3		57.30	57.30	166629.80	.00	.00	472.00	.00	.00	.00	.00		1
MPL-ID MTA1																	
11-10-09 L																	
57.30 AB																	
57.30 AC																	
57.30 AE																	
57.30 AF																	
BATCH 701 EDIT-SEQ 154486																	
12-09	12-09	1	72	1		897.45	197.73	166432.07	520.72	179.00	651.00	.00	.00	.00	.00		1
MPL-ID MTA1																	
12-09-09 L																	
197.73 AB																	
197.73 AC																	
197.73 AE																	
197.73 AF																	
BATCH 600 EDIT-SEQ 136042																	
						IR EFF 01-10	OLD	.0375000	NEW	.0362500	PRIN BAL		166,432.07				
						PI EFF 01-10	OLD	718.45	NEW	718.45	PRIN BAL		166,432.07				
						IR EFF 01-10	OLD	.0362500	NEW	.0375000	PRIN BAL		166,432.07				

Case 5:12-cv-00371-FL Document 42-1 Filed 10/09/12 Page 8 of 11

3270 Explorer: Fee Activity Ledger (FEE1)

BANKUNITED - 516

Loan Number: 4594016

Borrower Name: ROMANELLO,GUSTAVO

FEE1 4594016 FEE ACTIVITY LEDGER 04/25/11 09:58:32
SELECTED CODES FROM MMDDYY PAGE 1 OF 3
GUSTAVO ROMANELLO 5445 THUNDERIDGE DR
ACELA ROMANELLO RALEIGH
NC 27610-

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
2	BAD CHECK FEE	12-28-05	25.00				
1	LATE CHARGE	12-28-05	37.91				
1	LATE CHARGE			01-10-06	37.91		
2	BAD CHECK FEE			01-10-06	25.00		
T	WESTERN UNION CK			04-10-06	10.00		
1	LATE CHARGE	08-16-06	45.89				
1	LATE CHARGE			11-13-06	45.89		
1	LATE CHARGE	09-16-09	28.65				
1	LATE CHARGE			12-31-09	28.65		
1	LATE CHARGE	06-16-10	24.12				
1	LATE CHARGE	07-16-10	24.08				
G	PROPERTY INSP FE	08-13-10	13.00				
1	LATE CHARGE	08-16-10	24.05				
NET	344.50	TOTALS	491.95		147.45		0.00

3270 Explorer: Fee Activity Ledger (FEE1)

BANKUNITED - 516

Loan Number: 4594016

Borrower Name: ROMANELLO,GUSTAVO

FEE1 4594016 FEE ACTIVITY LEDGER 04/25/11 09:58:35
SELECTED CODES FROM MMDDYY PAGE 2 OF 3
GUSTAVO ROMANELLO 5445 THUNDERIDGE DR
ACELA ROMANELLO RALEIGH
NC 27610-

FEE	DATE	DATE	DATE
CODE DESCRIPTION	ASSESSED	PAID	WAIVED
G PROPERTY INSP FE	09-10-10		
1 LATE CHARGE	09-16-10		
G PROPERTY INSP FE	10-12-10		
1 LATE CHARGE	10-18-10		
G PROPERTY INSP FE	11-11-10		
1 LATE CHARGE	11-16-10		
G PROPERTY INSP FE	12-09-10		
1 LATE CHARGE	12-16-10		
G PROPERTY INSP FE	01-10-11		
1 LATE CHARGE	01-18-11		
G PROPERTY INSP FE	02-10-11		
1 LATE CHARGE	02-16-11		
1 LATE CHARGE	03-16-11		
NET	344.50	TOTALS	491.95
			147.45
			0.00

3270 Explorer: Fee Activity Ledger (FEE1)

BANKUNITED - 516

Loan Number: 4594016

Borrower Name: ROMANELLO,GUSTAVO

FEE1 4594016 FEE ACTIVITY LEDGER 04/25/11 09:58:37
SELECTED CODES FROM MMDDYY PAGE 3 OF 3
GUSTAVO ROMANELLO 5445 THUNDERIDGE DR
ACELA ROMANELLO RALEIGH
NC 27610-

FEE CODE	DESCRIPTION	DATE ASSESSED	AMOUNT	DATE PAID	AMOUNT	DATE WAIVED	AMOUNT
1	LATE CHARGE	04-18-11	23.81				

NET 344.50 TOTALS 491.95 147.45 0.00
** NO MORE ITEMS IN ACTIVITY LEDGER **